

(800) 603-0836
 Para Español, Ext. 2660, 2643 o 2772
 8:00 a.m. - 5:00 p.m. Pacific Time
 Main Office NMLS #5985
 Branch Office NMLS #9785

JANET H GLOVER
 191 EASTSIDE DR
 GREENSBURG PA 15601

Analysis Date: February 15, 2022

Final

Property Address: 191 EASTSIDE DRIVE GREENSBURG, PA 15601

Loan: XXXXXXXXXX

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Sept 2021 to Mar 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Apr 01, 2022:
Principal & Interest Pmt:	419.68	419.68
Escrow Payment:	138.95	212.24
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$558.63	\$631.92

Escrow Balance Calculation	
Due Date:	Oct 01, 2020
Escrow Balance:	(10,374.68)
Anticipated Pmts to Escrow:	2,501.10
Anticipated Pmts from Escrow (-):	145.68
Anticipated Escrow Balance:	(\$8,019.26)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Sep 2021				1,272.75	* School Tax	0.00	(1,272.75)
Oct 2021				225.03	* Forced Place Insur	0.00	(1,497.78)
Nov 2021		277.90		*	*	0.00	(1,219.88)
Nov 2021				72.95	* Forced Place Insur	0.00	(1,292.83)
Dec 2021		277.90		*	*	0.00	(1,014.93)
Dec 2021		138.95		*	*	0.00	(875.98)
Dec 2021				72.73	* Forced Place Insur	0.00	(948.71)
Jan 2022		(555.80)		*	*	0.00	(1,504.51)
Jan 2022		350.74			* Escrow Only Payment	0.00	(1,153.77)
Jan 2022		10,440.79		*	*	0.00	9,287.02
Jan 2022				72.39	* Forced Place Insur	0.00	9,214.63
Jan 2022				9,214.63	*	0.00	0.00
Jan 2022				10,440.79	*	0.00	(10,440.79)
Feb 2022		138.95		*	*	0.00	(10,301.84)
Feb 2022				72.84	* Forced Place Insur	0.00	(10,374.68)
					Anticipated Transactions	0.00	(10,374.68)
Feb 2022		2,362.15		72.84	Forced Place Insur		(8,085.37)
Mar 2022		138.95		72.84	Forced Place Insur		(8,019.26)
	<u>\$0.00</u>	<u>\$13,570.53</u>	<u>\$0.00</u>	<u>\$21,589.79</u>			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equating 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Borrower: JANET H GLOVER

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(8,019.26)	1,115.25
Apr 2022	212.24	400.09	City/Town Tax	(8,207.11)	927.40
Apr 2022		72.84	Forced Place Insur	(8,279.95)	854.56
May 2022	212.24	72.84	Forced Place Insur	(8,140.55)	993.96
Jun 2022	212.24	72.84	Forced Place Insur	(8,001.15)	1,133.36
Jul 2022	212.24	72.84	Forced Place Insur	(7,861.75)	1,272.76
Aug 2022	212.24	72.84	Forced Place Insur	(7,722.35)	1,412.16
Sep 2022	212.24	1,272.75	School Tax	(8,782.86)	351.65
Sep 2022		72.84	Forced Place Insur	(8,855.70)	278.81
Oct 2022	212.24	72.84	Forced Place Insur	(8,716.30)	418.21
Nov 2022	212.24	72.84	Forced Place Insur	(8,576.90)	557.61
Dec 2022	212.24	72.84	Forced Place Insur	(8,437.50)	697.01
Jan 2023	212.24	72.84	Forced Place Insur	(8,298.10)	836.41
Feb 2023	212.24	72.84	Forced Place Insur	(8,158.70)	975.81
Mar 2023	212.24	72.84	Forced Place Insur	(8,019.30)	1,115.21
	<u>\$2,546.88</u>	<u>\$2,546.92</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 278.81. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 424.49 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (8,019.26). Your starting balance (escrow balance required) according to this analysis should be \$1,115.25. This means you have a shortage of 9,134.51. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,546.92. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	212.24
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$212.24</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**